

SAIGON NATIONAL BANK

	Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$54	\$50	-5.8%		
Loans	\$40	\$36	-12.2%		
Construction & development	\$1	\$0	-65.3%		
Closed-end 1-4 family residential	\$3	\$3	9.6%		
Home equity	\$0	\$0	207.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$2	\$4	83.7%		
Commercial real estate	\$32	\$25	-22.2%		
Unused commitments	\$4	\$2	-43.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$2	26.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$13	18.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$40	\$40	-0.2%		
Deposits	\$36	\$36	-0.1%		
Total other borrowings	\$4	\$4	0.0%		
FHLB advances	\$4	\$4	0.0%		
Equity					
Equity capital at quarter end	\$14	\$11	-22.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	25.1%	22.6%	--		
Tier 1 risk based capital ratio	32.4%	29.7%	--		
Total risk based capital ratio	33.7%	31.0%	--		
Return on equity ¹	-13.2%	-9.2%	--		
Return on assets ¹	-3.5%	-2.0%	--		
Net interest margin ¹	3.8%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	789.2%	382.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	-0.2%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.9%	2.3%	0.0%	0.3%	--
Total loans	0.7%	1.7%	0.0%	0.2%	--